

### **Acceptance Criteria for feature-1:**

1. The system must allow customers to pay both merchant and utility bills through the EasyPay mobile app.
2. The transaction must be successful only if the customer has sufficient balance, including the service charge.
3. If the customer pays, then payments must be deducted from the customer's EasyPay balance.
4. A confirmation message must be displayed.
5. The EasyPay app must provide transaction receipts for a successful payment.
6. A 1% service charge must be deducted from the customer's balance for every merchant bill payment.
7. For the transaction amount of less than 5,000 TK, the minimum transaction fee is 5 TK.
8. For transactions of more than 5,000 TK and up to 10,000 TK, The customer must receive 10% cashback of the transaction amount.
9. For transactions of more than 10,000 TK, customers must receive 20% cashback, with a maximum limit of 3,000 TK.
10. Customers must receive cashback immediately after the transaction.
11. No cashback must be applied to any utility bill payment.

### **Acceptance Criteria for feature-2:**

1. Customer should be able to apply for a loan if the balance is less than 100 TK.
2. The maximum loan amount that a customer can apply for must be 20,000 TK.
3. No interest should be charged, if the customer repays the loan within 30 days from the loan initiation day.
4. If the loan is not fully repaid within 30 days, a daily compound interest of 1.8% must be applied for the remaining balance.
5. Interest must be calculated and added to the remaining balance.
6. The updated outstanding loan balance, including accumulated interest, must be displayed to the customer.

7. If the loan is fully repaid, all interest calculations must stop immediately.
8. Customers must be able to repay the loan in full or through multiple partial payments.
9. If a customer repays 50% or more of the outstanding loan balance, they must become eligible to apply for a new loan.